

**COGBURN LAW OFFICES**  
JAMIE S. COGBURN, ESQ.  
Nevada Bar No. 8409  
Jsc@cogburnlaw.com  
ANDREW L. REMPFER, ESQ.  
Nevada Bar No. 8628  
alr@cogburnlaw.com  
9555 S. Eastern Ave., Suite 280  
Las Vegas, Nevada 89123  
Tel: (702) 384-3616  
Fax: (702) 943-1936  
Attorneys for MARY GOODKIN

**UNITED STATES DISTRICT COURT**  
**DISTRICT OF NEVADA**

MARY GOODKIN,

Plaintiff,

Case No:

vs.

**COMPLAINT**

PORTFOLIO RECOVERY ASSOCIATES,  
LLC.

Defendant.

Mary Goodkin, by and through her counsel of record, Cogburn Law Offices, hereby complains against Defendant Midland Credit Management, Inc., as follows:

**I. INTRODUCTION**

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices. Plaintiff further alleges a claim for invasion of privacy ancillary to Defendant's collection efforts.

**II. JURISDICTION**

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d). Venue is proper in this District Court, particularly its unofficial southern district, pursuant to 28 U.S.C. § 1391(b).

**III. PARTIES**

3. Plaintiff Mary Goodkin is a natural person residing in Clark County, Nevada.



**FIRST CLAIM FOR RELIEF**  
**(VIOLATION OF FAIR DEBT**  
**COLLECTION PRACTICES ACT)**

10. Plaintiff reincorporates by reference all of the preceding paragraphs.

11. As a direct and proximate cause of the acts described above, Plaintiff has sustained and suffered damages.

12. The Defendant's conduct as alleged herein was willful, intentional, oppressive, fraudulent, malicious, and done in reckless disregard of the safety rights of Plaintiff, thereby warranting the imposition of punitive damages.

13. Plaintiff has been forced to retain the services of legal counsel, and Plaintiff is entitled to an award of reasonable attorneys' fees.

**SECOND CLAIM FOR RELIEF**  
**(COMMON LAW INVASION OF PRIVACY BY INTRUSION)**

14. Plaintiff reincorporates by reference all of the preceding paragraphs.

15. As a direct and proximate cause of the acts described above, Plaintiff has sustained and suffered damages.

16. The Defendant's conduct as alleged herein was willful, intentional, oppressive, fraudulent, malicious, and done in reckless disregard of the safety rights of Plaintiff, thereby warranting the imposition of punitive damages.

17. Plaintiff has been forced to retain the services of legal counsel, and Plaintiff is entitled to an award of reasonable attorneys' fees.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant, on all counts, for the following:

1. Declaratory judgment that Defendant's conduct violated the FDCPA;
2. Actual damages;
3. Statutory damages;

4. Punitive damages;
5. Costs and reasonable attorney's fees; and,
6. For such other and further relief as may be just and proper.

**PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY**

DATED this \_\_\_\_ day of June 2010.

COGBURN LAW OFFICES

By: /s/ Andrew L. Rempfer, Esq.  
Jamie S. Cogburn, Esq.  
Nevada Bar #8409  
Andrew L. Rempfer, Esq.  
Nevada Bar #8628  
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Attorneys for MARY GOODKIN

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